

Non-Resident Fee List Girobank N.V.

All Fees are listed in currency of account. Applicable interest rates are listed on this interest rate sheet

Savings / Current Account / Time Deposit

| | |
|-------------------------------|--------------|
| First Deposit | |
| Personal Current Account | 5,000 |
| Business Current Account | 10,000 |
| Youth Savings | No Service |
| Savings (ANG) | 1,000 |
| Monthly Service Charge | |
| Savings Account | No Charge |
| AOV Accounts | No Service |
| Personal Current Accounts | 15 (< 5,000) |
| Interest Bearing Accounts | 15 |
| Business Accounts | 15 < 5,000 |

Statements

| | |
|-------------------------------------|----------------|
| Savings Account | |
| Quarterly statements | 5 (plus m.c.) |
| Monthly statements | 5 |
| Duplicate statements | 15 (plus m.c.) |
| Current Account | |
| E - Statement | No Charge |
| Monthly statements | m.c. |
| Daily statements | 75 (plus m.c.) |
| Weekly statements | 15 (plus m.c.) |
| Print-out of transactions | 3 per page |
| Printout Statements > 1 year | 2,50 per page |
| Hold statements (pick-up at Branch) | No Service |
| Duplicate statements | 15 (plus m.c.) |
| Duplicate statements >3 months | 25 (plus m.c.) |

Checks

| | |
|--------------------------------------|----------------|
| Personal and Corporate Checks | |
| Checkbook with 30 checks | No Service |
| Checkbook with 15 checks | No Service |
| Check Deposit | |
| Immediate Credit Local Banks | No Service |
| Immediate Credit International Banks | No Service |
| Buying Banker's checks | |
| ANG Banker's check | 5 |
| Other Currency | 30 |
| Non-Client (max ANG 10,000) | 50 |
| Travelers Checks | |
| Cashing | |
| Traveler's check in ANG | 1 per check |
| Traveler's check in USD | 0.50 per check |
| Depositing | |
| Deposit Traveler's check ANG | 0.50 per check |
| Deposit International check USD | 0.5% min. 10 |
| Other Services Checks | |
| Copy of Checks: | |
| Actual year & last year | No Service |
| 2 - 4 years old | No Service |
| 5 years and older | No Service |
| Stop Payment: | |
| Stop payment ANG | No Service |
| Stop payment USD | No Service |
| Stop payment on cashiers check | No Service |
| Mailing Bankers checks: | |
| International checks returned: | 10 + c.c. |

Transfers

| | |
|--|-------------------------------------|
| Local Transfers | |
| Own account within Girobank Account | No Charge |
| Third party account within Girobank | 5 |
| To other local banks (internet/manual) | 30/45 |
| Recharge prepaid phone | No Charge |
| Pre-authorized Payments Utility | No Service |
| Transfers through electronic file (Giro-Giro) | 1 |
| International Transfers | |
| To International Banks (charges OUR) (internet/manual) | 30/45 plus c.c. |
| Euro Postbank Girotel >= EUR 5,000 (internet/manual) | 30/45 |
| All International transfers of Resident to Non-Resident (NO ANG) | Not applicable |
| Incoming International Transfers (Charges Ben/Cha) | 10 |
| Transfers -non clients- max. ANG 10,000 | 0.25 % min. 20 max. 500 + 30 + c.c. |
| Investigation / Amendment Fee | |
| Investigation local Transfers | 25 + c.c. |
| Investigation International Transfers | 25 + c.c. |
| Corrections to International Transfers | 50 |
| Standing Order | |
| Own Girobank account | No Charge |
| To third party within Girobank | No Service |
| To other local banks | No Service |
| SWIFT Confirmation | |
| SWIFT confirmation actual year | 15 per confirmation |
| Tracer charges | 25 + c.c. |
| Recalling funds | 25 + c.c. |

Cash Transactions

| | |
|---|-----------------------|
| Withdrawals | |
| Withdrawal Fee ANG | No Charge |
| Withdrawal Fee EURO | No Charge |
| Withdrawal Fee USD | 1% of amount |
| Withdrawal from a different currency account | See Exchange Rate Fee |
| Deposits/Payments Fee | |
| Deposit Fee ANG | No Charge |
| Deposit Fee USD | No Charge |
| Deposit Fee EUR (max allowable deposit EUR 1,000) | 1% min. of 2 |
| Deposit Euro Fee - by non clients | 5% with a min. of 2 |
| Third party deposit | 10 |
| Third party payment | 10 |
| Deposits on accounts different currency | See Exchange Rate Fee |
| Exchange Rate Fee | |
| Transfer | |
| ANG to other currency | No Service |
| EURO to other currency | Min. 0.25% min. of 2 |
| USD to other currency | 0.25% of the amount |
| Cash Transaction at counter | |
| ANG to other currency | 0.5% of the amount |
| EURO to other currency | 1% min. of 2 |
| USD to other currency | 0.25% of the amount |
| Non clients Euro (max 1,000 per deposit) | No Service |

Letter of Credit

| | |
|---|-----------------|
| Import | |
| Opening commission (flat per quarter) | 0.25% min. 100 |
| Handling fee | 75 |
| Discrepancy fee (for beneficiary's account) | 100 |
| Amendment commission | 75 |
| Payment commission | 0.125% min. 100 |
| Deferred payment fee (flat per quarter) | 0.30% min. 100 |
| Cancellation fee | 150 |

| | |
|---|-----------------|
| Export | |
| Advising commission | 75 |
| Handling fee | 75 |
| Discrepancy fee (for beneficiary's account) | 100 |
| Amendment commission | 75 |
| Negotiating commission | 0.125% min. 100 |
| Cancellation fee | 150 |

Confirmation and acceptance commission based on the solvency and / or country of residence of the issuing bank

| | |
|-------------------------------------|-----------------|
| Standby Issued | |
| Opening commission (flat per annum) | 1.5% min. 100 |
| Handling fee | 75 |
| Amendment commission | 75 |
| Payment commission | 0.125% min. 100 |

| | |
|---|-----------------|
| Standby Received | |
| Advising commission | 75 |
| Handling fee | 75 |
| Discrepancy fee (for beneficiary's account) | 100 |
| Amendment commission | 75 |
| Negotiating commission | 0.125% min. 100 |
| Cancellation fee | 150 |

Confirmation commission based on the solvency and / or country of residence of the issuing bank

| | |
|---------------------------|----------------|
| Transferring L / C | |
| Transferring fee | 0.25% min. 250 |

Reimbursement (acting as reimbursement bank)

| | |
|-------------------|----|
| Reimbursement fee | 75 |
|-------------------|----|

Documentary Collections

| | |
|-----------------------------|------------------|
| Incoming Collections | |
| Acceptance commission | 0.125% min. 100 |
| Payment commission | 0.1875% min. 100 |
| Handling commission | 50 |

| | |
|-----------------------------|------------------|
| Outgoing Collections | |
| Collection commission | 0.1875% min. 100 |
| Handling commission | 50 |

| | |
|--------------------------|-----|
| Clean collections | |
| Collection commission | 100 |
| Return items commission | 50 |
| Handling commission | 50 |

Guarantees

| | |
|---|-------------------------------|
| Bank guarantees (flat per annum) | 1% min. 500 |
| Local Guarantee (flat per quarter) | 0.25% min. 250 |
| Bank Guarantee without cash collateral (annual fee) | Applicable loan interest rate |

Credit Card

| | |
|---|-------------------------------------|
| Regular deposit ANG or USD on Credit Card | No Service |
| Urgent deposit ANG or USD on Credit Card | 15 |
| Cash Advance | 7 |
| Annual Fee | |
| Classic or standard (Applicant/Co-applicant) | 35/20 |
| Gold (Applicant/Co applicant) | 50/30 |
| Business (Applicant/Co applicant) | 75/50 |
| Interest and claims | |
| Past due interest | 1.5% |
| Late payment fee | 12.00 |
| Claims (charge back) | 15 + Fee of the brand if applicable |
| Replacement and change Pin Code | |
| Replacement credit card/Lost Card | 35 plus m.c. |
| New credit card PIN code | 15 |
| Interest Letters | |
| Interest letter preceding year | No Charge |
| Interest letter of years before, preceding year | 25 |

Loans

| | |
|--|--|
| Corporate Loans | |
| Closing fees | |
| Closing fees Term Loan and OD | Maximum 3% |
| Pre payment fee | |
| Principle <500,000 with 3 month notice | No Charge |
| Principle <500,000 without notice | 3 months interest with a min. of 3% of Outstanding Balance |
| Principle >500,000 | To be negotiated |
| Administrative fee and Commitment fee | |
| Yearly Administrative Fee OD accounts | Max 2% of Limit |
| Commitment fee | Max 2% of committed amount with a minimum of 100 |
| Monthly Collection fee | 0.65% of the amount past due |
| Personal Loans | |
| Personal OD accounts | |
| Closing fee | 10% min. 50 |
| Personal Loans add on <25,000 | |
| Administration Expenses | No Service |
| Insurance Expenses Balance < 15,000 | No Service |
| Insurance Expenses Balance > 15,000 | No Service |
| Personal Loans annuity >25,000 | |
| Principle with 3 month notice | No Charge |
| Principle without notice | 3 months interest with a min. of 3% of outstanding balance |
| Closing fees | 2% |
| Insurance Expenses | Premium Insurance Company |
| Other Fees | |
| Interest letter more than 1 year old | 25 |
| Copy of interest letter preceding year | 10 |

Loans (continuation)

| | |
|--|-----------------------------------|
| Balance confirmation letter | 10 |
| Audit letter (per doc/per year/per issue) | 35 |
| Overdraft without approved or expired limit | |
| Fee overdraft without limit | 16% of the bal. with a min. of 25 |
| Overdraft with limit | |
| Collection fee | 0.20% of the balance in overdraft |
| (Deposit < interest amount) | |

Treasury

| | |
|---|--|
| Custodian Fee | 0.05% of principle amount |
| Penalty Premature Cancellation Time Deposit | 0.40% X the remaining months X Principle Amount with a minimum of 2.5% of the principle Amount |

Gironet Services

| | |
|---|-----------|
| General Internet Services | |
| Balance inquiry | No Charge |
| Service charge Consumer clients | No Charge |
| Service charge Business clients | No Charge |
| Transactions | |
| Within Girobank own accounts | No Charge |
| Within Girobank to third party | No Charge |
| To other local banks | 0.50 |
| To foreign banks | 30 |
| Local payments/transfers via internet charges | No Charge |

GiroPhone

| | |
|----------------------------------|-----------|
| General | |
| Charges telephone call | No Charge |
| Balance and transactions inquiry | No Charge |
| Transfer | |
| Within Girobank to own accounts | No Charge |
| Recharge prepaid phone | No Charge |

ATM Services

| | |
|--|-----------|
| Cash Transaction | |
| Payments with ATM card (MAESTRO) | No Charge |
| Utility payment / transfers | No Charge |
| Deposit | No Charge |
| Withdrawal ATM Girobank | 0.50 |
| Withdrawal at ATM's of other banks (CIRRUS) | 4.50 |
| Withdrawal at ATM's of other banks (Cashnet) | 2.00 |
| Other ATM Services | |
| Balance and Transactions inquiry | No Charge |
| New Debit Card PIN code | 10 |
| Replacement ATM Debit Card | 10 |
| International mailing | m.c. |
| Replacement Gironet Access Card | 50 |
| Maestro claims | No charge |

Point of Sale Services

| | |
|------------------------------|----------------|
| Commission Rate | |
| Credit Card | No Service |
| Debit Card | Not Applicable |
| POS machine rental per month | No Service |
| Replacement terminal | Not Applicable |
| Paper rolls | Not Applicable |

Night deposit services

| | |
|---|------------|
| Once only deposit per bag | No Service |
| Once only deposit per key | No Service |
| Rental bag per year | No Service |
| Credit Card | |
| Monthly Statements | No Charge |
| Interest statement previous year | No Charge |
| Copy Credit Card statement actual year | 2.50 |
| Copy Credit Card statement previous years | 10 |
| Copy Interest Statement preceding years | 10 |

Other Fees

| | |
|--------------------------------------|--|
| Dormant fee more than 3 years | |
| Savings Account > 3 year | 1% administration fee per month and no interest paid |
| Personal and Business Account | 1% of the balance per month, min. 20 |
| Send balance zero to institutions | No Service |
| Bank reference letter | 25 |
| Fax documents | 2.50 per page |

Mortgage

| | |
|--|---|
| Closing fee | 1% of the principal amount |
| Late payment fee | 5% of the installment amount (min. ANG 5 and max. ANG 200) |
| Penalty arrears | 0.75% of the amount in the arrears (per month) |
| Partial prepayment ≤ 20% of original amount in any 12 months | No Penalty |
| Partial prepayment ≥ 20% of original | the amount of interest that would accrue during a six month period on the amount that exceeds 20% of the that exceeds 20% of the original amount. |
| Pre payment fee (≤ 5 years): | 3% of Outstanding Balance |
| Pre payment fee (>5 years - ≤ 10 years) | 1.5% of Outstanding Balance |
| Pre payment fee (>10 years) without notice | 1% of Outstanding Balance |
| Pre payment fee (>10 years) with a 3 months notice | No Penalty |

Mobile Banking

| | |
|-----------------------|------------|
| Mobile Service charge | No Service |
|-----------------------|------------|

These new fees are considered to be accepted by the client if he/she requests one of the products or services as described above, after these new fees have officially come into force or in any case 15 calendar days after they have officially come into force, provided that the client has not objected.